

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

Dionne D Harris

Debtor(s)

Case No. 15-38456

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 11/11/2015.
- 2) The plan was confirmed on 02/05/2016.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 10/11/2018.
- 6) Number of months from filing to last payment: 35.
- 7) Number of months case was pending: 38.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$4,820.00.
- 10) Amount of unsecured claims discharged without payment: \$27,947.36.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$14,581.11
Less amount refunded to debtor	\$181.11

NET RECEIPTS: \$14,400.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$4,000.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$737.94
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$4,737.94

Attorney fees paid and disclosed by debtor: \$0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
CAPITAL ONE BANK USA	Unsecured	509.00	509.16	509.16	100.25	0.00
CERASTES LLC	Unsecured	1,388.00	1,388.10	1,388.10	273.30	0.00
COMENITY BANK	Unsecured	1,254.00	1,331.09	1,331.09	262.08	0.00
CONSUMER PORTFOLIO SERVICES	Unsecured	NA	28.81	28.81	5.67	0.00
CONSUMER PORTFOLIO SERVICES	Secured	5,027.00	5,027.00	5,027.00	5,027.00	320.40
COUNTRY DOOR	Unsecured	NA	395.56	395.56	77.88	0.00
GINNYS	Unsecured	1,000.00	639.51	639.51	125.91	0.00
HOME AT FIVE	Unsecured	NA	573.19	573.19	112.86	0.00
JEFFERSON CAPITAL SYSTEMS	Unsecured	373.00	447.31	447.31	88.07	0.00
JEFFERSON CAPITAL SYSTEMS	Unsecured	602.00	664.98	664.98	130.93	0.00
MASSEYS	Unsecured	NA	428.64	428.64	84.39	0.00
MERRICK BANK	Unsecured	619.00	533.04	533.04	104.95	0.00
MONTGOMERY WARD	Unsecured	1,000.00	585.37	585.37	115.25	0.00
NATIONWIDE LOANS LLC	Unsecured	2,443.00	1,797.68	1,797.68	353.95	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	13,710.00	8,409.81	8,409.81	1,655.81	0.00
SURGE	Unsecured	567.00	NA	NA	0.00	0.00
WEBBANK/FINGERHUT	Unsecured	844.00	NA	NA	0.00	0.00
MASON EASY PAY	Unsecured	500.00	NA	NA	0.00	0.00
BANKWOOD FINANCIAL	Unsecured	1,700.00	NA	NA	0.00	0.00
PNC BANK	Unsecured	1,200.00	NA	NA	0.00	0.00
MIDWEST CENTER FOR WOMENS HE	Unsecured	379.00	NA	NA	0.00	0.00
FOX VALLEY LABORATORY	Unsecured	18.00	NA	NA	0.00	0.00
FIAT FINANCIAL	Unsecured	1,800.00	NA	NA	0.00	0.00
BANK OF AMERICA	Unsecured	1,469.00	NA	NA	0.00	0.00
CENTRAL DUPAGE HOSPITAL	Unsecured	195.00	NA	NA	0.00	0.00
CITIZENS BANK/CONVERGENT OUTS	Unsecured	1,201.00	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
COMCAST	Unsecured	475.00	NA	NA	0.00	0.00
SEVENTH AVENUE	Unsecured	334.00	1,032.69	1,032.69	203.33	0.00
SHARON DUVAL MD SC	Unsecured	380.00	380.00	380.00	74.82	0.00
STONEBERRY	Unsecured	1,000.00	482.64	482.64	95.03	0.00
TITLE MAX OF ILLINOIS	Unsecured	0.00	0.00	0.00	0.00	0.00
WORLD ACCEPTANCE CORP	Unsecured	3,476.00	2,286.44	2,286.44	450.18	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$5,027.00	\$5,027.00	\$320.40
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$5,027.00	\$5,027.00	\$320.40
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$21,914.02	\$4,314.66	\$0.00

Disbursements:

Expenses of Administration	<u>\$4,737.94</u>
Disbursements to Creditors	<u>\$9,662.06</u>
TOTAL DISBURSEMENTS :	<u>\$14,400.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 01/10/2019

By: /s/ Glenn Stearns

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.